

How many non-visual clues to fraud can you find on this item?

THIS DOCUMENT HAS A COLORED BACKGROUND & MICROPRINTING. THE REVERSE SIDE OF THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK.

ABC Company
123 Main Street
Anytown, USA 12345
555 555-5555

PivotalBanc
Austin, TX 78701
512-555-1234

2544
12-345 / 1149

Date July 4, 2009
\$ 2,800⁰⁰/₁₀₀

PAY TO THE ORDER OF Mary Smith
Two Thousand Eight Hundred and ^{no}/₁₀₀ DOLLARS

MEMO _____ John Doe

⑆1149⑆2345⑆ 9876543210⑆ 2544

Known Account Information

- Title: ABC Company
- Type: Commercial
- Date Opened: within 90 days
- Recent Check: #1203

Federal Reserve MICR Presentment Item Information

(Batch header Sort Code Field = LS)

MICR Detail Information

Routing #	Account #	Amount	Aux Field	Process Code
114912345	9876543210	280000	00000	2544

See page 2 for what JMFA FraudMANAGER™ would have detected

JMFA FraudMANAGER™ would have caught these... *did you?*

1. **Large item (over \$2,500.00)** – fraud rarely occurs for small amounts and signatures may be scanned
2. **New Account** – the account may be open over 30 days old, but many fraud still occurs within the first 90 days after the Reg CC new account time limit
3. **The check number on the item is out-of-range** or not close to the numbers currently being used or presented against the account
4. **Low-Speed batch header** indicates the item manually keyed or reprocessed, perhaps due to no or invalid MICR data that is common with counterfeits or drafts
5. **Check size** – a commercial account normally does not use personal sized checks (The check number on commercial sized checks is in the Aux field)
6. **Kite Suspect** – large even-dollar amount